

**CUSTOMERS' PERCEPTION OF ONLINE ZAKAT
PAYMENT BETWEEN GOVERNMENT AND PRIVATE
SECTOR EMPLOYEES**

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ZAKAT PAYMENT BETWEEN
GOVERNMENT AND PRIVATE SECTOR
EMPLOYEES**

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ABSTRACT

Zakat payment by online is one of the new approach in Malaysia. Known as an electronic payment or e-payment, the payment transaction through Internet network more easily and quickly without going to zakat counter. Becoming in developments of technology changes, are not left behind Majlis Agama Islam Perak varied zakat payment, with desire to ease customers implement this pillar of Islam. Besides that, zakat institution can increase their total zakat collection. In this study, was to see customer's perceptions on zakat payment by online. 150 questionnaires have been distributed and only 130 can be collected. Moreover, the finding shows that four variables (perceived usefulness, perceived ease of use, perceived behavioral control and trust) have a low relationship to customers' perception of zakat online payment.

Keyword: *Consumer Perceptions on Zakat Payment by Online, Perceived Usefulness, Perceived Ease of Use, Perceived Behavioral Control and Trust.*

ABSTRAK

Pembayaran zakat secara online adalah salah satu pendekatan baru di Malaysia. Lebih dikenali sebagai pembayaran elektronik, proses transaksi pembayaran melalui jaringan internet lebih mudah dan pantas tanpa pergi ke kaunter zakat. Sejajar dengan perubahan teknologi, tidak ketinggalan Majlis Agama Islam Negeri Perak telah mempelbagaikan pembayaran zakat, dengan hasrat untuk memudahkan pengguna melaksanakan rukun Islam yang keempat ini. Selain itu, dapat meningkatkan jumlah kutipan zakat. Tujuan kajian kes ini adalah untuk melihat persepsi pengguna terhadap pembayaran zakat secara online. 150 borang kaji selidik telah diedar dan hanya 130 sahaja dapat dikutip. Respon daripada responden hanya 18 orang sahaja daripada 130 orang pernah melaksanakan pembayaran zakat secara online. Selain itu, kebergunaan, kesenangan pengguna, perilaku niat dan kepercayaan adalah empat faktor telah dikenalpasti untuk menjayakan kajian kes ini. Selepas analisa dilaksanakan, persepsi responden terhadap pembayaran zakat secara online adalah rendah.

Kata Kunci: *Persepsi Pengguna Terhadap Pembayaran Zakat Secara Online, Kebergunaan, Kesenangan Pengguna, Kelakuan Kawalan Dan Kepercayaan.*

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TABLE OF CONTENTS

CONTENTS	PAGE
DECLARATION PAGE	i
PERMISSION TO USE	ii
ABSTRACT	iii
ABSTRAK	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi - ix
LIST OF TABLE	x
LIST OF FIGURES	ix
 CHAPTER 1: INTRODUCTION	
1.0 CHAPTER INTRODUCTION	1
1.1 BACKGROUND OF STUDY	1 - 3
1.2 PROBLEM STATEMENT	3 - 4
1.3 RESEARCH QUESTIONS	4 - 5
1.4 RESEARCH OBJECTIVES	5 - 6
1.4.1 General Objective	5
1.4.2 Specific Objective	5 - 6
1.5 SIGNIFICANCE OF STUDY	6 - 7
1.6 SCOPE OF THE STUDY	7
1.7 STRUCTURE OF REPORT	7 - 8

CHAPTER 2: LITERATURE REVIEW

2.0	CHAPTER INTRODUCTION	9
2.1	MEANING OF ZAKAT	9 - 15
2.1.1	History Management of Zakat in Malaysia	12 - 13
2.1.2	Zakat Distribution	13 - 15
2.2	ELECTRONIC PAYMENT	15 - 20
2.2.1	Evolution of Electronic Payment in Malaysia	17 - 19
2.2.2	Electronic Payment Trend in Malaysia	19 - 20
2.3	CUSTOMER'S PERCEPTION OF ELECTRONIC PAYMENT	20 - 21
2.4	THEORY ACCEPTANCE MODEL (TAM)	21 - 23
2.4.1	Perceived Usefulness	22 - 23
2.4.2	Perceived Ease of Use	23
2.5	THEORY OF PLANNED BEHAVIOR	23 - 25
2.5.1	Perceived Behavioral Control	24 - 25
2.6	TRUST	25 - 26
2.7	THEORETICAL FRAMEWORK	27 - 28

CHAPTER 3: RESEARCH METHODOLOGY

3.0	CHAPTER INTRODUCTION	29
3.1	RESEARCH DESIGN	29 - 30
3.1.1	Types of Research	29
3.1.2	Types of Study	30
3.1.3	Time Dimension	30
3.2	SAMPLING DESIGN	30 - 31

3.2.1	Population and Sample	30
3.2.2	Sample Selection Procedure	31
3.2.3	Sample Size	31
3.3	RESEARCH INSTRUMENT	31 - 34
3.3.1	Section A	33
3.3.2	Section B	33
3.3.3	Section C	33
3.4	TYPES OF ANALYSIS	33 - 34
3.4.1	Demographic Profile	33
3.4.2	Descriptive Statistical	33
3.4.3	Inferential Statistical	34
3.4.4	Analysis Tools	34
3.5	DATA COLLECTION	34 - 35
3.5.2	Primary Data	34
3.5.3	Secondary Data	35
3.6	HYPOTHESIS	35
3.7	PILOT TEST	36

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.0	CHAPTER INTRODUCTION	37
4.1	DESCRIPTIVE STATISTICS ANALYSIS	37 - 42
4.1.1	Gender	37 - 42
4.1.2	Age	38
4.1.3	Highest Level of Education	38 - 39
4.1.4	Occupation	39

4.1.5	Income	39 - 40
4.1.6	Know About Zakat Online Payment	40
4.1.7	Utilization of Zakat Online Payment	40 - 41
4.1.8	Reason of Zakat Online Usage	41
4.1.9	Mean and Standard Deviation for Four Variables	41 - 42
4.2	RELIABILITY ANALYSIS	42
4.3	CORRELATION ANALYSIS	43 - 46
 CHAPTER 5: DISCUSSION, RECOMMENDATIONS AND CONCLUSION		
5.0	CHAPTER INTRODUCTION	47
5.1	DISCUSSION	47 - 49
5.2	RECOMMENDATIONS	49 - 51
5.3	CONCLUSION	51
 REFERENCES		52
 APPENDICES		59

LIST OF TABLES

TABLE		PAGE
Table 3.1	Structure of Questioners	33
Table 3.2	Reliability Statistics	36
Table 4.1	Gender of Respondents	38
Table 4.2	Age of Respondents	38
Table 4.3	Highest Level of Education of Respondents	39
Table 4.4	Occupation of Respondents	39
Table 4.5	Income of Respondents	40
Table 4.6	Know About Zakat Online Payment	40
Table 4.7	Utilization of Zakat Online Payment	41
Table 4.8	Reason of Zakat Online Payment	41
Table 4.9	Mean and Standard Deviation of Four Variables	42
Table 4.10	Reliability Statistics of Four Variables	42
Table 4.11	Correlation between Perceived Usefulness and Customers' Perception	43
Table 4.12	Correlation between Perceived Ease of Use and Customers' Perception	44
Table 4.13	Correlation between Perceived Behavioral Control and Customers' Perception	45
Table 4.14	Correlation between Trust and Customers' Perception	46

LIST OF FIGURE

FIGURE		PAGE
Figure 2.1	Theoretical Framework	28

INTRODUCTION

1.0 CHAPTER INTRODUCTION

This chapter, explore customers' perception of online zakat payment between government and private sector employees. This chapter presents seven parts as follow: (1) background of study, (2) problems statement, (3) research questions, (4) research objectives, (5) significant of study, (6) scope of study and (7) structure of report.

1.1 BACKGROUND OF STUDY

The advancement in technological developments in information technology has lead to the evolution of payment transaction. The evolution of payment transaction transformed the way traditionally when, customers can conduct their activities manually. Electronic payment has become growth for organization to deliver their products and services.

Payment via online is one approach to electronic payments or more commonly known as an "e-payment". It has the ability implementing the payment process through the Internet without using manually processes. The method of e-payment used such as credit or debit card, direct through the account as well as

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